

ask



SHIP

**Q: My father has Medicare, but he still struggles to pay his medical and prescription costs. Are there any resources available to help him?**

**A:** Your father may qualify for one or more programs, depending on his income and assets.

One of these programs is the Extra Help program or Low Income Subsidy (LIS) program. Extra Help is a Medicare program to help people with limited income and resources pay Medicare prescription drug costs. This program provides:

- Help paying your Medicare drug plan's monthly premium, yearly deductible, coinsurance, and copayments
- No coverage gap
- No late enrollment penalty

You automatically qualify for Extra Help if you have Medicare and meet one of these conditions:

- You have full Medicaid coverage

- You get help from your state Medicaid program paying your Part B premiums (in a Medicare Savings Program)
- You get Supplemental Security Income (SSI) benefits

Your father may also qualify for is the Medicare Savings Program (MSP).

Indiana helps eligible, low-income beneficiaries pay for Medicare with the Medicaid program.

If you have questions about LIS, MSP, or anything else related to Medicare, call SHIP at 1-800-452-4800, 1-866-846-0139 TDD or online at [www.medicare.in.gov](http://www.medicare.in.gov).

Program	Income Limit	Resource Limit
<b>SSA Extra Help Full Subsidy</b>	Single \$1,357* Married \$1,823*	Single \$8,780 Married \$13,930
<b>SSA Extra Help Partial Subsidy</b>	Single \$1,505* Married \$2,023*	Single \$13,640 Married \$27,250
<b>Medicaid</b>	Single \$1,010 Married \$1,355	Single \$2,000 Married \$3,000
<b>QMB-Qualified Medicare Beneficiary</b>	Single \$1,505 Married \$2,023	Single \$7,280 Married \$10,930
<b>SLMB-Specified Low-Income Medicare Beneficiary</b>	Single \$1,703 Married \$2,290	Single \$7,280 Married \$10,930
<b>QI-Qualified Individual</b>	Single \$1,852 Married \$2,490	Single \$7,280 Married \$10,930
<b>SSI-Supplemental Security Income</b>	Single \$753 Married \$1,120	Single \$2,000 Married \$3,000

The above limits are subject to change each year when new Cost of Living Allowances (COLA) and Federal Poverty Level (FPL) are announced.

\*SSA's Extra Help income limits do not affect beneficiaries who are deemed eligible for Extra Help because they receive SSI, Medicaid, QMB, SLMB or QI benefits. Therefore, beneficiaries with SLMB or QI status are deemed eligible for Extra Help even though their incomes are above SSA's Extra Help limits shown above.

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance.